

---

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Amica Mutual Insurance Company
<b>TOI/Sub-TOI:</b>	17.0 Other Liability-Occ/Claims Made/17.0021 Personal Umbrella and Excess		
<b>Product Name:</b>	DC-P-20-1-RU		
<b>Project Name/Number:</b>	Rule Revision/		

## Filing at a Glance

Company:	Amica Mutual Insurance Company
Product Name:	DC-P-20-1-RU
State:	District of Columbia
TOI:	17.0 Other Liability-Occ/Claims Made
Sub-TOI:	17.0021 Personal Umbrella and Excess
Filing Type:	Rule
Date Submitted:	12/10/2019
SERFF Tr Num:	AMMA-132183449
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	DC-P-20-1-RU
Effective Date	08/01/2020
Requested (New):	
Effective Date	08/01/2020
Requested (Renewal):	
Author(s):	Carol Pedro, Danielle Gallo, Keith Paquette, Johnna Nigh
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

**State:** District of Columbia **Filing Company:** Amica Mutual Insurance Company  
**TOI/Sub-TOI:** 17.0 Other Liability-Occ/Claims Made/17.0021 Personal Umbrella and Excess  
**Product Name:** DC-P-20-1-RU  
**Project Name/Number:** Rule Revision/

## General Information

Project Name: Rule Revision Status of Filing in Domicile: Pending  
Project Number: Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 12/10/2019  
State Status Changed: Deemer Date:  
Created By: Carol Pedro Submitted By: Carol Pedro  
Corresponding Filing Tracking Number:

### Filing Description:

Rule Revision - Amica will be making the following revisions:

- Revise C.2 wording of Rule 2. Eligibility to allow more flexibility for policyholders who do not own an auto.
- Revise A.2 wording of Rule 13. Premium Determination to prorate premium for mid-term changes.
- Revise the word "deposit" to "down payment" in C.3.b & C.4.b of the Electronic Delivery, Billing and Premium Payment Options.

There is no rate level impact associated with these revisions.

## Company and Contact

### Filing Contact Information

Carol Pedro, Sr Assc Rate/Rule Filing Analyst cpedro@amica.com  
P.O. Box 6008 800-652-6422 [Phone] 24045 [Ext]  
Providence, RI 02940 401-334-6518 [FAX]

### Filing Company Information

Amica Mutual Insurance Company	CoCode: 19976	State of Domicile: Rhode Island
P.O. Box 6008	Group Code: 28	
Providence, RI 02940	Group Name: Amica Mutual	Company Type:
(800) 652-6422 ext. [Phone]	FEIN Number: 05-0348344	State ID Number:

## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:

<b>SERFF Tracking #:</b>	AMMA-132183449	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	DC-P-20-1-RU
<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Amica Mutual Insurance Company		
<b>TOI/Sub-TOI:</b>	17.0 Other Liability-Occ/Claims Made/17.0021 Personal Umbrella and Excess				
<b>Product Name:</b>	DC-P-20-1-RU				
<b>Project Name/Number:</b>	Rule Revision/				

## Rate Information

Rate data does NOT apply to filing.

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Amica Mutual Insurance Company
<b>TOI/Sub-TOI:</b>	17.0 Other Liability-Occ/Claims Made/17.0021 Personal Umbrella and Excess		
<b>Product Name:</b>	DC-P-20-1-RU		
<b>Project Name/Number:</b>	Rule Revision/		

## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Exceptions		Replacement		dc pup exceptions 20 08.pdf
2		Prem Pay Option		Replacement		dc pup prem pay 2020 08.pdf

**DISTRICT OF COLUMBIA  
PERSONAL UMBRELLA LIABILITY  
POLICY PROGRAM MANUAL  
EXCEPTION PAGES**

**EFFECTIVE AUGUST 1, 2020**

---

**RULE 2.  
ELIGIBILITY**

---

Paragraph **A.** is replaced by the following:

**A.** A Personal Umbrella Liability Policy may be issued to:

1. An individual; or
2. Spouses who are residents in the same household; or
3. Parties who have entered into a civil union recognized under the law of any state who are residents in the same household; or
4. Parties who are domestic partners and who are residents of the same household.

Both spouses, or both parties to a civil union, who are residents of the same household, may be listed as named insureds on the Declarations Page.

Both parties who are domestic partners, who are residents of the same household, must be listed as named insureds on the Declarations Page.

Paragraph **C.2** is replaced with the following:

**C.2.** With certain exceptions, the underlying Personal Automobile Policy for all owned or leased private passenger autos supplied for regular use must be written on an Amica policy.

---

**RULE 4.  
DESCRIPTION OF OPTIONAL ENDORSEMENTS**

---

Paragraph **B.1.b.** is replaced by the following:

- b.** No company premium credit will be applied when this endorsement is used.

Paragraph **F.1.a.** is replaced by the following:

- a.** This endorsement excludes one or more designated watercraft as specifically enumerated or described as a class of watercraft.

Paragraphs **J.1.d**, **J.2.b**, **J.3.b**, **J.4.c**, **J.5.b** and **K.3** do not apply.

Paragraph **L.2.** is replaced by the following:

## **L. Trust Endorsement**

### **2. Requirements**

The grantor of the trust must be:

- a.** An individual or spouses; and
- b.** A named insured shown in the Declarations.

Paragraph **L.5** does not apply.

---

## **RULE 6. CHANGES OR CANCELLATIONS**

---

The following paragraph is added:

Terminations as of the policy effective date are made without charge (i.e. cancelled flat).

---

## **RULE 13. PREMIUM DETERMINATION**

---

Rule **13** is replaced by the following:

### **A. Company Premium Computation**

- 1. The company annual total premium is for a policy with a \$1,000,000 limit and a \$500 deductible applicable to losses not covered by underlying insurance.
- 2. The rating exposures present at the inception of the policy shall be used to determine the company initial total premium. Premium will be computed pro rata when there is a change in exposure during the policy period.

### **B. Company Base Rate**

Base rates are displayed for limits of \$1,000,000 and \$10,000,000 coverage for personal liability, automobile liability, watercraft liability, business pursuits, incidental office occupancy and home day care.

### **C. Final Rates**

- 1. Determine the appropriate rating territory.
- 2. Determine the premium per exposure.
  - a. For Personal liability:**
    - (1)** Add base rates for the initial residence and each additional residence.

- (2) Multiply the base rates by the applicable credit factor if the underlying limits exceed minimum requirements.
- (3) Multiply the base premium by the applicable increased limit factor.
- (4) Multiply the appropriate credit factor displayed in Table **A** in the Additional Rules by the youthful operator surcharge in Table **B** in the Additional Rules if there is at least one youthful person under the age of 23.
- (5) Multiply the personal liability premium as determined in step (3) by the results of step (4).
- (6) Multiply the personal liability premium as determined in step (5) by the AutoPay Discount.
- (7) Multiply the personal liability premium as determined in step (6) by the All Electronic Discount.
- (8) Multiply the total personal liability premium as determined in step (7) by a factor of 0.835 if the policyholder elects the Non-Dividend endorsement, **AM 00 18**.

**b. For Automobile Liability:**

- (1) Add base rates for the initial automobile, each additional automobile and each recreational vehicle.
- (2) Multiply the base rates by the applicable credit factor if the underlying limits exceed minimum requirements.
- (3) Add the non-owned automobile charge if applicable.
- (4) Multiply by the applicable increased limit factor.
- (5) Multiply the appropriate credit factor displayed in Table **A** in the Additional Rules by the youthful operator surcharge in Table **B** in the Additional Rules if there is at least one youthful person under the age of 23.
- (6) Multiply the automobile liability premium as determined in step (4) by the results of step (5).
- (7) Multiply the automobile liability premium as determined in step (6) by the appropriate driving record factor displayed in Table **C**.
- (8) Multiply the automobile liability premium as determined in step (7) by the AutoPay Discount.
- (9) Multiply the automobile liability premium as determined in step (8) by the All Electronic Discount.
- (10) Multiply the total automobile premium as determined in step (9) by a factor of 0.835 if the policyholder elects the Non-Dividend endorsement, **AM 00 18**.

**c. For Watercraft Liability:**

- (1) Add base rate for each type of watercraft on the policy.
- (2) Multiply the base rates by the applicable credit factor if the underlying limits exceed minimum requirements.
- (3) Multiply the base premium by the applicable increased limit factor.
- (4) Multiply the appropriate credit factor displayed in Table **A** in the Additional Rules by the youthful operator surcharge in Table **B** in the Additional Rules if there is at least one youthful person under the age of 23.
- (5) Multiply the watercraft liability premium as determined in step (3) by the results of step (4).
- (6) Multiply the watercraft liability premium as determined in step (5) by the AutoPay Discount.

- (7) Multiply the watercraft liability premium as determined in step (6) by the All Electronic Discount.
- (8) Multiply the total watercraft premium as determined in step (7) by a factor of 0.835 if the policyholder elects the Non-Dividend endorsement, **AM 00 18**.

**d. Business Pursuits**

- (1) Multiply the base rate by the applicable increased limits factor.
- (2) Multiply the appropriate credit factor displayed in Table **A** in the Additional Rules by the youthful operator surcharge in Table **B** in the Additional Rules if there is at least one youthful person under the age of 23.
- (3) Multiply the business pursuits liability premium as determined in step (1) by the results of step (2).
- (4) Multiply the business pursuits liability premium as determined in step (3) by the AutoPay Discount.
- (5) Multiply the business pursuits liability premium as determined in step (4) by the All Electronic Discount.
- (6) Multiply the total business pursuits premium as determined in step (5) by a factor of 0.835 if the policyholder elects the Non-Dividend endorsement, **AM 00 18**.

**e. Office Occupancy**

- (1) Multiply the base rate by the applicable increased limits factor.
- (2) Multiply the appropriate credit factor displayed in Table **A** in the Additional Rules by the youthful operator surcharge in Table **B** in the Additional Rules if there is at least one youthful person under the age of 23.
- (3) Multiply the office occupancy premium as determined in step (1) by the results of step (2).
- (4) Multiply the office occupancy premium as determined in step (3) by the AutoPay Discount.
- (5) Multiply the office occupancy premium as determined in step (4) by the All Electronic Discount.
- (6) Multiply the total office occupancy premium as determined in step (5) by a factor of 0.835 if the policyholder elects the Non-Dividend endorsement, **AM 00 18**.

**f. For Home Day Care:**

- (1) Multiply the base rate by the applicable credit factor if the underlying limits exceed minimum requirements.
- (2) Multiply the base premium by the applicable increased limit factor.
- (3) Multiply the appropriate credit factor displayed in Table **A** in the Additional Rules by the youthful operator surcharge in Table **B** in the Additional Rules if there is at least one youthful person under the age of 23.
- (4) Multiply the home day care premium as determined in step (2) by the results of step (3).
- (5) Multiply the home day care premium as determined in step (4) by the AutoPay Discount.
- (6) Multiply the home day care premium as determined in step (5) by the All Electronic Discount.
- (7) Multiply the total home day care premium as determined in step (6) by a factor of 0.835 if the policyholder elects the Non-Dividend endorsement, **AM 00 18**.



3. Calculate the total policy premium.

a. Add the results of **a, b, c, d, e** and **f**.

## **D. Exposure Categories**

### **1. Auto Exposures**

Base rates are displayed separately for the initial automobile, each additional automobile, each recreational vehicle and for each non-owned automobile.

#### **a. Definition of Owned Auto**

An owned auto is a private passenger motor vehicle owner or leased under contract for a continuous period of at least 6 months that:

- (1) Meets the eligibility requirements of Rule 2.C.;
- (2) Is not used as a public or livery conveyance for passengers; and
- (3) Is not rented to others.

An owned auto includes a:

- Pickup;
- Van;
- Sports Utility Vehicle;
- Moped;
- Motorcycle; and
- Motor home, which is a self-propelled motor vehicle with a living area that is an integral part of the vehicle chassis and typically consists of cooking, dining, sleeping, plumbing or refrigeration facilities.

### **2. Location Exposures**

Base rate are displayed for the initial residence and each additional residence.

#### **a. Definition**

An additional residence is either:

- (1) A one to four family dwelling, other than the residence premises shown in the policy declarations; or
- (2) A condominium, cooperative or apartment unit, other than the residence premises shown in the policy declarations.

### **3. Recreational Motor Vehicle Exposures**

#### **a. Definition**

A recreational motor vehicle is an all-terrain vehicle, dune buggy, golf cart, snowmobile or other motorized land vehicle which is designated for recreational use off public roads.

#### **b. Excluded Recreational Motor Vehicles**

There is no premium adjustment for excluded recreational motor vehicles.

### **4. Watercraft Exposures**

#### **a. Definition**

A watercraft is either:

- (1) A sailboat 26 feet or more in length, with or without auxiliary power; or
- (2) Any other type of motorized boat, including personal watercraft, with outboard, inboard or inboard-outdrive motors exceeding 25 horsepower.

#### **c. Excluded Watercraft**

There is no premium adjustment for excluded watercraft.

### **E. Business Endorsement Categories**

Refer to company rate pages for appropriate rates for each category.

### **F. Other Endorsement Categories**

#### **1. Assisted Living Care Liability Coverage Endorsement**

Multiply the total policy premium by a factor of 1.045 per unit.

### **G. Company Attachment Point Premium Adjustment**

- 1. The rates on the rate pages are for a policy with either a \$1,000,000 liability limit or a \$10,000,000 liability limit and the following attachment points:

#### **a. Personal Liability, Watercraft Liability and Home Day Care**

- (1) \$300,000 per occurrence; or
- (2) \$100,000 per person/\$300,000 per accident

#### **b. Automobile Liability**

- (1) \$500,000 per occurrence; or

(2) \$250,000 per person/\$500,000 per accident for Bodily Injury /\$50,000 Property Damage

## H. Credits for Underlying Insurance

### 1. Personal Liability, Watercraft Liability and Home Day Care Liability

When underlying policy limits exceed minimum requirements, multiply the Personal Liability and/or the Watercraft Liability premium by the appropriate factor shown below:

#### Single Limit Basis

<u>If Greater Than</u>	<u>But Less Than Or Equal To</u>	<u>Factor</u>
\$300,000	\$500,000	0.85 (15% Credit)
500,000	2,000,000	0.70 (30% Credit)

#### Split Limits Basis

<u>If Greater Than</u>	<u>But Less Than Or Equal To</u>	<u>Factor</u>
\$100/300	\$250/500	0.85 (15% Credit)
250/500	1,000/2,000	0.70 (30% Credit)

### 2. Automobile Liability

When underlying policy limits exceed minimum requirements, multiply the Automobile Liability premium by the appropriate factor shown below:

#### Single Limit Basis

<u>If Greater Than</u>	<u>But Less Than Or Equal To</u>	<u>Factor</u>
\$500,000	\$1,000,000	0.75 (25% Credit)
1,000,000	2,000,000	0.50 (50% Credit)

#### Split Limits Basis

<u>If Greater Than</u>	<u>But Less Than Or Equal To</u>	<u>Factor</u>
\$250/500	\$500/1,000	0.75 (25% Credit)
500/1,000	1,000/2,000	0.50 (50% Credit)

---

## RULE 14. DEDUCTIBLES

---

Rule 14 is replaced by the following:

- A. A deductible of \$500 applies to losses not covered by the underlying insurance.
- B. There is a \$50,000 deductible for Loss Assessment Coverage. This coverage may be purchased under the homeowner policy.

---

**RULE 15.**  
**INCREASED LIMITS**

---

Paragraph **B.** is replaced by the following:

**B.** Refer to Table **15.B.** for limits of liability greater than \$1,000,000.

<b>Limit</b>	<b>Factor</b>
\$ 2,000,000	1.65
3,000,000	2.30
4,000,000	2.95
5,000,000	3.60

**Table 15.B. Increased Limits Factors**

---

**ADDITIONAL RULES**

---

**NON-DIVIDEND OPTION**

If the insured elects the non-dividend option, multiply the rates as calculated above by .835.

Attach Endorsement **AM 00 18.**

**A. Credit Factor (Table A)**

1. The Insurance Bureau Score is determined at the time of application or during the preparation of the renewal.
2. For new business, select the current credit factor from Table A.
3. For renewal business, the renewal credit factor is equal to:
  - a. For policies effective May 1, 2009 through April 30, 2010, the average of the current credit factor from Table A and the credit factor underlying the expiring policy.
  - b. For policies effective May 1, 2010 and later, use the average of the current credit factor from Table A and unadjusted factor associated with the credit score obtained from the expiring policy.
  - c. The maximum renewal credit factor = 1.15 x prior factor (penny round)
4. A factor of 1.000 is used in the above calculations for situations involving a No Hit or Thin File.

**Table A: Insurance Bureau Score**

IBS	Factor	IBS	Factor	IBS	Factor	IBS	Factor	IBS	Factor	IBS	Factor
700	1.950	734	1.210	768	1.070	802	0.990	836	0.930	870	0.870
701	1.850	735	1.210	769	1.070	803	0.980	837	0.930	871	0.870
702	1.760	736	1.210	770	1.060	804	0.980	838	0.930	872	0.870
703	1.700	737	1.200	771	1.060	805	0.980	839	0.930	873	0.870
704	1.650	738	1.190	772	1.060	806	0.980	840	0.930	874	0.870
705	1.610	739	1.190	773	1.060	807	0.980	841	0.920	875	0.870
706	1.580	740	1.180	774	1.050	808	0.980	842	0.920	876	0.870
707	1.550	741	1.180	775	1.050	809	0.980	843	0.920	877	0.870
708	1.520	742	1.170	776	1.050	810	0.980	844	0.920	878+	0.859
709	1.500	743	1.160	777	1.040	811	0.970	845	0.920		
710	1.480	744	1.160	778	1.040	812	0.970	846	0.910		
711	1.460	745	1.160	779	1.040	813	0.970	847	0.910		
712	1.440	746	1.150	780	1.040	814	0.960	848	0.910		
713	1.420	747	1.150	781	1.030	815	0.960	849	0.910		
714	1.400	748	1.140	782	1.030	816	0.960	850	0.910		
715	1.390	749	1.140	783	1.030	817	0.960	851	0.900		
716	1.380	750	1.140	784	1.030	818	0.960	852	0.900		
717	1.360	751	1.130	785	1.020	819	0.960	853	0.900		
718	1.350	752	1.130	786	1.020	820	0.960	854	0.900		
719	1.340	753	1.120	787	1.020	821	0.950	855	0.900		
720	1.330	754	1.120	788	1.010	822	0.950	856	0.900		
721	1.320	755	1.120	789	1.010	823	0.950	857	0.890		
722	1.310	756	1.110	790	1.010	824	0.950	858	0.890		
723	1.300	757	1.110	791	1.010	825	0.950	859	0.890		
724	1.290	758	1.110	792	1.000	826	0.950	860	0.890		
725	1.280	759	1.100	793	1.000	827	0.950	861	0.890		
726	1.280	760	1.100	794	1.000	828	0.940	862	0.890		
727	1.270	761	1.100	795	1.000	829	0.940	863	0.890		
728	1.260	762	1.090	796	1.000	830	0.940	864	0.880		
729	1.250	763	1.090	797	1.000	831	0.940	865	0.880		
730	1.240	764	1.090	798	0.990	832	0.940	866	0.880		
731	1.230	765	1.080	799	0.990	833	0.930	867	0.880		
732	1.230	766	1.080	800	0.990	834	0.930	868	0.880		
733	1.220	767	1.080	801	0.990	835	0.930	869	0.870		

**Table B. Youthful Operator Surcharge**

Age	Factor
< 23	1.40

**Table C. DRIVING RECORD FACTOR**

The Driving record factor is based on Safe Driver Insurance Points (accidents and convictions) on the accompanying automobile policy (Refer to Rule 5. of the Personal Vehicle Manual for definitions of accidents, convictions and experience period):

Total Auto Policy <u>SDIP Points</u>	<u>Factor</u>
0 or < 1	0.60
1 or < 2	0.70
2 or < 3	0.80
3 or < 4	0.90
4+	1.00

**DISTRICT OF COLUMBIA (08)**  
**PERSONAL UMBRELLA LIABILITY**  
**POLICY PROGRAM MANUAL**  
**EXCEPTION PAGES**

---

Effective **AUGUST 1, 2020**

**ELECTRONIC DELIVERY, BILLING AND PREMIUM PAYMENT OPTIONS**

**A. Electronic Delivery**

**1. All Electronic Discount**

A policyholder that elects electronic policy delivery along with electronic billing is eligible for the discount.

A discount of 2% will apply to all policy premiums.

**B. Billing**

The total premium is to be billed and paid in installments as follows:

1. Individual policy premiums are consolidated and billed on an account statement.
2. An installment fee of \$3.00 is made for each statement produced which includes an installment, regardless of the number of policies being billed. The fee is not considered part of the policy premium. The fee does not apply to pre-paid installments.
3. A separate statement is produced for any policy subject to cancellation for nonpayment. No installment fee is made for this statement.
4. At anytime during the installment period, the policyholder may pay the outstanding balance due.

**C. Premium Payment Options**

**1. Payment in Full**

- a. For renewal business, the total premium is paid in a single installment.
- b. For new business, a single installment is required in order to bind coverage.

**2. Ten Payment Plan**

- a. This option is only available for renewal business and policyholders who have an existing auto relationship with Amica.
- b. The premium is paid in up to ten installments.

**3. Monthly Payment Plan**

- a. For renewal business, the premium is paid in up to twelve installments.
- b. For new business, a down payment of 1/6 (16.67%) of the premium is required in order to bind coverage and the balance is paid in up to eleven monthly installments

**4. Quarterly Payment Plan**

- a. For renewal business, the premium is paid in up to four installments.
- b. For new business, a down payment of 25% of the premium is required in order to bind coverage and the balance is paid in up to three additional installments.

## **5. Payroll Deduction**

20 Installments – an installment will be deducted every other week up to ten months.

10 Installments – an installment will be deducted once a month up to ten months.

## **D. AutoPay**

1. Policy premiums are automatically deducted from the policyholder's designated bank account or credit card.
2. No installment fee is assessed for policies paid using AutoPay.
3. Policyholders may discontinue participation in the plan at any time by giving AMICA and/or the bank or credit card company notification.
4. Once terminated, any outstanding policy premium will be billed under the installment payment plan available at that time.
5. AutoPay Discount

A discount of 2% will apply to all policy premiums for policyholders enrolled in AutoPay, including payroll or pension deduction plans.



State:	District of Columbia	Filing Company:	Amica Mutual Insurance Company
TOI/Sub-TOI:	17.0 Other Liability-Occ/Claims Made/17.0021 Personal Umbrella and Excess		
Product Name:	DC-P-20-1-RU		
Project Name/Number:	Rule Revision/		

## Supporting Document Schedules

Bypassed - Item:	Consulting Authorization
Bypass Reason:	Not applicable
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (P&C)
Bypass Reason:	Not applicable
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	Not applicable
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	Not applicable
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	side by side
Comments:	
Attachment(s):	side by side.pdf
Item Status:	
Status Date:	

**DISTRICT OF COLUMBIA  
PERSONAL UMBRELLA LIABILITY  
POLICY PROGRAM MANUAL  
EXCEPTION PAGES**

EFFECTIVE **AUGUST 1, 2016**2020

---

**RULE 2.  
ELIGIBILITY**

---

Paragraph **A.** is replaced by the following:

**A.** A Personal Umbrella Liability Policy may be issued to:

1. An individual; or
2. Spouses who are residents in the same household; or
3. Parties who have entered into a civil union recognized under the law of any state who are residents in the same household; or
4. Parties who are domestic partners and who are residents of the same household.

Both spouses, or both parties to a civil union, who are residents of the same household, may be listed as named insureds on the Declarations Page.

Both parties who are domestic partners, who are residents of the same household, must be listed as named insureds on the Declarations Page.

Paragraph **C.2** is replaced with the following:

**C.2.** With certain exceptions, the underlying Personal Automobile Policy for all owned or leased private passenger autos supplied for regular use must be written on an Amica policy.

---

**RULE 4.  
DESCRIPTION OF OPTIONAL ENDORSEMENTS**

---

Paragraph **B.1.b.** is replaced by the following:

- b.** No company premium credit will be applied when this endorsement is used.

Paragraph **F.1.a.** is replaced by the following:

- a.** This endorsement excludes one or more designated watercraft as specifically enumerated or described as a class of watercraft.

Paragraphs **J.1.d, J.2.b, J.3.b, J.4.c, J.5.b** and **K.3** do not apply.

Paragraph L.2. is replaced by the following:

## **L. Trust Endorsement**

### **2. Requirements**

The grantor of the trust must be:

- a. An individual or spouses; and
- b. A named insured shown in the Declarations.

Paragraph L.5 does not apply.

---

## **RULE 6. CHANGES OR CANCELLATIONS**

---

The following paragraph is added:

Terminations as of the policy effective date are made without charge (i.e. cancelled flat).

---

## **RULE 13. PREMIUM DETERMINATION**

---

Rule 13 is replaced by the following:

### **A. Company Premium Computation**

1. The company annual total premium is for a policy with a \$1,000,000 limit and a \$500 deductible applicable to losses not covered by underlying insurance.
2. The rating exposures present at the inception of the policy shall be used to determine the company annual initial total premium. ~~No company premium adjustment shall be made during the policy period because of changes in such rating exposures~~ Premium will be computed pro rata when there is a change in exposure during the policy period.

### **B. Company Base Rate**

Base rates are displayed for limits of \$1,000,000 and \$10,000,000 coverage for personal liability, automobile liability, watercraft liability, business pursuits, incidental office occupancy and home day care.

### **C. Final Rates**

1. Determine the appropriate rating territory.
2. Determine the premium per exposure.

**a. For Personal liability:**

- (1) Add base rates for the initial residence and each additional residence.
- (2) Multiply the base rates by the applicable credit factor if the underlying limits exceed minimum requirements.
- (3) Multiply the base premium by the applicable increased limit factor.
- (4) Multiply the appropriate credit factor displayed in Table **A** in the Additional Rules by the youthful operator surcharge in Table **B** in the Additional Rules if there is at least one youthful person under the age of 23.
- (5) Multiply the personal liability premium as determined in step (3) by the results of step (4).
- (6) Multiply the personal liability premium as determined in step (5) by the AutoPay Discount.
- (7) Multiply the personal liability premium as determined in step (6) by the All Electronic Discount.
- (8) Multiply the total personal liability premium as determined in step (7) by a factor of 0.835 if the policyholder elects the Non-Dividend endorsement, **AM 00 18**.

**b. For Automobile Liability:**

- (1) Add base rates for the initial automobile, each additional automobile and each recreational vehicle.
- (2) Multiply the base rates by the applicable credit factor if the underlying limits exceed minimum requirements.
- (3) Add the non-owned automobile charge if applicable.
- (4) Multiply by the applicable increased limit factor.
- (5) Multiply the appropriate credit factor displayed in Table **A** in the Additional Rules by the youthful operator surcharge in Table **B** in the Additional Rules if there is at least one youthful person under the age of 23.
- (6) Multiply the automobile liability premium as determined in step (4) by the results of step (5).
- (7) Multiply the automobile liability premium as determined in step (6) by the appropriate driving record factor displayed in Table **C**.
- (8) Multiply the automobile liability premium as determined in step (7) by the AutoPay Discount.
- (9) Multiply the automobile liability premium as determined in step (8) by the All Electronic Discount.
- (10) Multiply the total automobile premium as determined in step (9) by a factor of 0.835 if the policyholder elects the Non-Dividend endorsement, **AM 00 18**.

**c. For Watercraft Liability:**

- (1) Add base rate for each type of watercraft on the policy.
- (2) Multiply the base rates by the applicable credit factor if the underlying limits exceed minimum requirements.
- (3) Multiply the base premium by the applicable increased limit factor.
- (4) Multiply the appropriate credit factor displayed in Table **A** in the Additional Rules by the youthful operator surcharge in Table **B** in the Additional Rules if there is at least one youthful person under the age of 23.
- (5) Multiply the watercraft liability premium as determined in step (3) by the results of step (4).

- (6) Multiply the watercraft liability premium as determined in step (5) by the AutoPay Discount.
- (7) Multiply the watercraft liability premium as determined in step (6) by the All Electronic Discount.
- (8) Multiply the total watercraft premium as determined in step (7) by a factor of 0.835 if the policyholder elects the Non-Dividend endorsement, **AM 00 18**.

**d. Business Pursuits**

- (1) Multiply the base rate by the applicable increased limits factor.
- (2) Multiply the appropriate credit factor displayed in Table **A** in the Additional Rules by the youthful operator surcharge in Table **B** in the Additional Rules if there is at least one youthful person under the age of 23.
- (3) Multiply the business pursuits liability premium as determined in step (1) by the results of step (2).
- (4) Multiply the business pursuits liability premium as determined in step (3) by the AutoPay Discount.
- (5) Multiply the business pursuits liability premium as determined in step (4) by the All Electronic Discount.
- (6) Multiply the total business pursuits premium as determined in step (5) by a factor of 0.835 if the policyholder elects the Non-Dividend endorsement, **AM 00 18**.

**e. Office Occupancy**

- (1) Multiply the base rate by the applicable increased limits factor.
- (2) Multiply the appropriate credit factor displayed in Table **A** in the Additional Rules by the youthful operator surcharge in Table **B** in the Additional Rules if there is at least one youthful person under the age of 23.
- (3) Multiply the office occupancy premium as determined in step (1) by the results of step (2).
- (4) Multiply the office occupancy premium as determined in step (3) by the AutoPay Discount.
- (5) Multiply the office occupancy premium as determined in step (4) by the All Electronic Discount.
- (6) Multiply the total office occupancy premium as determined in step (5) by a factor of 0.835 if the policyholder elects the Non-Dividend endorsement, **AM 00 18**.

**f. For Home Day Care:**

- (1) Multiply the base rate by the applicable credit factor if the underlying limits exceed minimum requirements.
- (2) Multiply the base premium by the applicable increased limit factor.
- (3) Multiply the appropriate credit factor displayed in Table **A** in the Additional Rules by the youthful operator surcharge in Table **B** in the Additional Rules if there is at least one youthful person under the age of 23.
- (4) Multiply the home day care premium as determined in step (2) by the results of step (3).
- (5) Multiply the home day care premium as determined in step (4) by the AutoPay Discount.
- (6) Multiply the home day care premium as determined in step (5) by the All Electronic Discount.

(7) Multiply the total home day care premium as determined in step (6) by a factor of 0.835 if the policyholder elects the Non-Dividend endorsement, **AM 00 18**.

3. Calculate the total policy premium.

a. Add the results of **a, b, c, d, e** and **f**.

## **D. Exposure Categories**

### **1. Auto Exposures**

Base rates are displayed separately for the initial automobile, each additional automobile, each recreational vehicle and for each non-owned automobile.

#### **a. Definition of Owned Auto**

An owned auto is a private passenger motor vehicle owner or leased under contract for a continuous period of at least 6 months that:

- (1) Meets the eligibility requirements of Rule 2.C.;
- (2) Is not used as a public or livery conveyance for passengers; and
- (3) Is not rented to others.

An owned auto includes a:

- Pickup;
- Van;
- Sports Utility Vehicle;
- Moped;
- Motorcycle; and
- Motor home, which is a self-propelled motor vehicle with a living area that is an integral part of the vehicle chassis and typically consists of cooking, dining, sleeping, plumbing or refrigeration facilities.

### **2. Location Exposures**

Base rate are displayed for the initial residence and each additional residence.

#### **a. Definition**

An additional residence is either:

- (1) A one to four family dwelling, other than the residence premises shown in the policy declarations; or
- (2) A condominium, cooperative or apartment unit, other than the residence premises shown in the policy declarations.

### **3. Recreational Motor Vehicle Exposures**

#### **a. Definition**

A recreational motor vehicle is an all-terrain vehicle, dune buggy, golf cart, snowmobile or other motorized land vehicle which is designated for recreational use off public roads.

#### **b. Excluded Recreational Motor Vehicles**

There is no premium adjustment for excluded recreational motor vehicles.

### **4. Watercraft Exposures**

#### **a. Definition**

A watercraft is either:

- (1) A sailboat 26 feet or more in length, with or without auxiliary power; or
- (2) Any other type of motorized boat, including personal watercraft, with outboard, inboard or inboard-outdrive motors exceeding 25 horsepower.

#### **c. Excluded Watercraft**

There is no premium adjustment for excluded watercraft.

### **E. Business Endorsement Categories**

Refer to company rate pages for appropriate rates for each category.

### **F. Other Endorsement Categories**

#### **1. Assisted Living Care Liability Coverage Endorsement**

Multiply the total policy premium by a factor of 1.045 per unit.

### **G. Company Attachment Point Premium Adjustment**

1. The rates on the rate pages are for a policy with either a \$1,000,000 liability limit or a \$10,000,000 liability limit and the following attachment points:

#### **a. Personal Liability, Watercraft Liability and Home Day Care**

- (1) \$300,000 per occurrence; or
- (2) \$100,000 per person/\$300,000 per accident

#### **b. Automobile Liability**

- (1) \$500,000 per occurrence; or

(2) \$250,000 per person/\$500,000 per accident for Bodily Injury /\$50,000 Property Damage

## H. Credits for Underlying Insurance

### 1. Personal Liability, Watercraft Liability and Home Day Care Liability

When underlying policy limits exceed minimum requirements, multiply the Personal Liability and/or the Watercraft Liability premium by the appropriate factor shown below:

#### Single Limit Basis

<u>If Greater Than</u>	<u>But Less Than Or Equal To</u>	<u>Factor</u>
\$300,000	\$500,000	0.85 (15% Credit)
500,000	2,000,000	0.70 (30% Credit)

#### Split Limits Basis

<u>If Greater Than</u>	<u>But Less Than Or Equal To</u>	<u>Factor</u>
\$100/300	\$250/500	0.85 (15% Credit)
250/500	1,000/2,000	0.70 (30% Credit)

### 2. Automobile Liability

When underlying policy limits exceed minimum requirements, multiply the Automobile Liability premium by the appropriate factor shown below:

#### Single Limit Basis

<u>If Greater Than</u>	<u>But Less Than Or Equal To</u>	<u>Factor</u>
\$500,000	\$1,000,000	0.75 (25% Credit)
1,000,000	2,000,000	0.50 (50% Credit)

#### Split Limits Basis

<u>If Greater Than</u>	<u>But Less Than Or Equal To</u>	<u>Factor</u>
\$250/500	\$500/1,000	0.75 (25% Credit)
500/1,000	1,000/2,000	0.50 (50% Credit)

---

## RULE 14. DEDUCTIBLES

---

Rule 14 is replaced by the following:

- A. A deductible of \$500 applies to losses not covered by the underlying insurance.
- B. There is a \$50,000 deductible for Loss Assessment Coverage. This coverage may be purchased under the homeowner policy.



---

**RULE 15.**  
**INCREASED LIMITS**

---

Paragraph **B.** is replaced by the following:

**B.** Refer to Table **15.B.** for limits of liability greater than \$1,000,000.

<b>Limit</b>	<b>Factor</b>
\$ 2,000,000	1.65
3,000,000	2.30
4,000,000	2.95
5,000,000	3.60

**Table 15.B. Increased Limits Factors**

---

**ADDITIONAL RULES**

---

**NON-DIVIDEND OPTION**

If the insured elects the non-dividend option, multiply the rates as calculated above by .835.

Attach Endorsement **AM 00 18.**

**A. Credit Factor (Table A)**

1. The Insurance Bureau Score is determined at the time of application or during the preparation of the renewal.
2. For new business, select the current credit factor from Table A.
3. For renewal business, the renewal credit factor is equal to:
  - a. For policies effective May 1, 2009 through April 30, 2010, the average of the current credit factor from Table A and the credit factor underlying the expiring policy.
  - b. For policies effective May 1, 2010 and later, use the average of the current credit factor from Table A and unadjusted factor associated with the credit score obtained from the expiring policy.
  - c. The maximum renewal credit factor = 1.15 x prior factor (penny round)
4. A factor of 1.000 is used in the above calculations for situations involving a No Hit or Thin File.

Table A: Insurance Bureau Score

IBS	Factor	IBS	Factor	IBS	Factor	IBS	Factor	IBS	Factor	IBS	Factor
700	1.950	734	1.210	768	1.070	802	0.990	836	0.930	870	0.870
701	1.850	735	1.210	769	1.070	803	0.980	837	0.930	871	0.870
702	1.760	736	1.210	770	1.060	804	0.980	838	0.930	872	0.870
703	1.700	737	1.200	771	1.060	805	0.980	839	0.930	873	0.870
704	1.650	738	1.190	772	1.060	806	0.980	840	0.930	874	0.870
705	1.610	739	1.190	773	1.060	807	0.980	841	0.920	875	0.870
706	1.580	740	1.180	774	1.050	808	0.980	842	0.920	876	0.870
707	1.550	741	1.180	775	1.050	809	0.980	843	0.920	877	0.870
708	1.520	742	1.170	776	1.050	810	0.980	844	0.920	878+	0.859
709	1.500	743	1.160	777	1.040	811	0.970	845	0.920		
710	1.480	744	1.160	778	1.040	812	0.970	846	0.910		
711	1.460	745	1.160	779	1.040	813	0.970	847	0.910		
712	1.440	746	1.150	780	1.040	814	0.960	848	0.910		
713	1.420	747	1.150	781	1.030	815	0.960	849	0.910		
714	1.400	748	1.140	782	1.030	816	0.960	850	0.910		
715	1.390	749	1.140	783	1.030	817	0.960	851	0.900		
716	1.380	750	1.140	784	1.030	818	0.960	852	0.900		
717	1.360	751	1.130	785	1.020	819	0.960	853	0.900		
718	1.350	752	1.130	786	1.020	820	0.960	854	0.900		
719	1.340	753	1.120	787	1.020	821	0.950	855	0.900		
720	1.330	754	1.120	788	1.010	822	0.950	856	0.900		
721	1.320	755	1.120	789	1.010	823	0.950	857	0.890		
722	1.310	756	1.110	790	1.010	824	0.950	858	0.890		
723	1.300	757	1.110	791	1.010	825	0.950	859	0.890		
724	1.290	758	1.110	792	1.000	826	0.950	860	0.890		
725	1.280	759	1.100	793	1.000	827	0.950	861	0.890		
726	1.280	760	1.100	794	1.000	828	0.940	862	0.890		
727	1.270	761	1.100	795	1.000	829	0.940	863	0.890		
728	1.260	762	1.090	796	1.000	830	0.940	864	0.880		
729	1.250	763	1.090	797	1.000	831	0.940	865	0.880		
730	1.240	764	1.090	798	0.990	832	0.940	866	0.880		
731	1.230	765	1.080	799	0.990	833	0.930	867	0.880		
732	1.230	766	1.080	800	0.990	834	0.930	868	0.880		
733	1.220	767	1.080	801	0.990	835	0.930	869	0.870		

Table B. Youthful Operator Surcharge

Age	Factor
< 23	1.40

**Table C. DRIVING RECORD FACTOR**

The Driving record factor is based on Safe Driver Insurance Points (accidents and convictions) on the accompanying automobile policy (Refer to Rule 5. of the Personal Vehicle Manual for definitions of accidents, convictions and experience period):

Total Auto Policy <u>SDIP Points</u>	<u>Factor</u>
0 or < 1	0.60
1 or < 2	0.70
2 or < 3	0.80
3 or < 4	0.90
4+	1.00

**DISTRICT OF COLUMBIA (08)**  
**PERSONAL UMBRELLA LIABILITY**  
**POLICY PROGRAM MANUAL**  
**EXCEPTION PAGES**

---

Effective ~~FEBRUARY 1, 2018~~AUGUST 1, 2020

**ELECTRONIC DELIVERY, BILLING AND PREMIUM PAYMENT OPTIONS**

**A. Electronic Delivery**

**1. All Electronic Discount**

A policyholder that elects electronic policy delivery along with electronic billing is eligible for the discount.

A discount of 2% will apply to all policy premiums.

**B. Billing**

The total premium is to be billed and paid in installments as follows:

1. Individual policy premiums are consolidated and billed on an account statement.
2. An installment fee of \$3.00 is made for each statement produced which includes an installment, regardless of the number of policies being billed. The fee is not considered part of the policy premium. The fee does not apply to pre-paid installments.
3. A separate statement is produced for any policy subject to cancellation for nonpayment. No installment fee is made for this statement.
4. At anytime during the installment period, the policyholder may pay the outstanding balance due.

**C. Premium Payment Options**

**1. Payment in Full**

- a. For renewal business, the total premium is paid in a single installment.
- b. For new business, a single installment is required in order to bind coverage.

**2. Ten Payment Plan**

- a. This option is only available for renewal business and policyholders who have an existing auto relationship with Amica.
- b. The premium is paid in up to ten installments.

**3. Monthly Payment Plan**

- a. For renewal business, the premium is paid in up to twelve installments.
- b. For new business, a ~~deposit~~down payment of 1/6 (16.67%) of the premium is required in order to bind coverage and the balance is paid in up to eleven monthly installments

**4. Quarterly Payment Plan**

- a. For renewal business, the premium is paid in up to four installments.
- b. For new business, a ~~deposit~~down payment of 25% of the premium is required in order to bind coverage and the balance is paid in up to three additional installments.

## **5. Payroll Deduction**

20 Installments – an installment will be deducted every other week up to ten months.

10 Installments – an installment will be deducted once a month up to ten months.

## **D. AutoPay**

1. Policy premiums are automatically deducted from the policyholder's designated bank account or credit card.
- | 2. No installment fee is assessed for policies paid using AutoPay.
3. Policyholders may discontinue participation in the plan at any time by giving AMICA and/or the bank or credit card company notification.
4. Once terminated, any outstanding policy premium will be billed under the installment payment plan available at that time.
5. AutoPay Discount

A discount of 2% will apply to all policy premiums for policyholders enrolled in AutoPay, including payroll or pension deduction plans.